

Driving Customer Satisfaction in the Digital Era: The Role of Service Experience and Payment Innovation at Jco Donuts & Coffee Thamrin Plaza

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ABSTRACT

This study aims to examine the influence of customer experience and payment innovation on customer satisfaction at J.CO Donuts & Coffee Thamrin Plaza Medan. The research method uses a quantitative approach and incidental sampling technique, involving 100 respondents who have made transactions through the J.CO digital application. The data collection instrument is a questionnaire containing a Likert scale to measure the variables of customer experience (X_1), payment innovation (X_2), and customer satisfaction (Y). Data analysis was conducted through multiple linear regression with t-test and F-test. The results showed that customer experience variable has a positive and significant effect on consumer satisfaction and payment innovation also has a significant positive effect. Simultaneously, both variables can explain 58.4% of the variation in consumer satisfaction. Ease of navigating the app, fast order processing, professional staff, clear promotion rules, and on-time cashback all directly increase customer satisfaction and improve the overall experience; therefore, J.CO Donuts & Coffee should expand and streamline payment options across both the app and website so more customers can pay conveniently.

Keywords: Cashback Programs, Customer Experience, Customer Satisfaction, Digital Ordering, Payment Innovation

INTRODUCTION

The development of digital technology has brought major changes to the business world, especially in improving operational efficiency and customer experience through digital platforms (Timur et al., 2023). The food and beverage (F&B) sector is also undergoing significant transformation with the use of technologies such as the Internet of Things and artificial intelligence in ordering systems, customer behavior analysis, and supply chain integration (Septian & Handaruwati, 2021). Globally, digitalization has accelerated market responsiveness and increased competitiveness through innovation. In Indonesia, digital trends are growing along with the rise in internet and smartphone usage, encouraging F&B businesses to utilize ordering apps and social media for marketing (Nawangsari, 2023). This transformation makes digitalization a crucial component in facing consumer dynamics and the future of the F&B industry (Hoang & Le Tan, 2023).

According to Permata Bank Economic Research Division Agustus 2023 (Bank, 2023), Indonesia's food and beverage (F&B) industry has shown significant growth, contributing 5.33% year-on-year to GDP in the first quarter of 2023, exceeding the national GDP growth of 5.03%. This data indicates that the F&B sector is a key driver of economic growth, making digital innovation and efficient transaction experiences crucial for maintaining and enhancing customer loyalty.

Customer satisfaction is a crucial aspect of a company's business strategy. Customers who are satisfied with a brand's services and products tend to be more loyal and more likely to recommend the brand to others (Harto et al., 2021). Therefore, understanding how digital experiences and cashback systems impact customer satisfaction is crucial for business managers. J.CO Medan faced several issues that undermined customer satisfaction, beginning with consistent product quality, such as hard or stale donuts, which were a recurring complaint. Delivery service was often late, and there was a mismatch between promised promotions and the actual product or price, leading to disappointment (Siatama et al., 2023). The cashback system and loyalty program on the mobile app often credited items late or miscalculated incentives, making consumers hesitant to try future promotions. Technical issues, such as digital payment verification errors, further exacerbated the online shopping experience. Furthermore, opaque upselling techniques left customers feeling pressured into purchasing additional items. These accumulated issues fueled negative reviews on social media and review platforms, tarnishing J.CO Medan's digital image and reducing repeat purchase intentions.

In the food and beverage industry, customer experience is key to business success, including product taste, easy access, and fast service (Yakin & Hutaurok, 2025). Digitalization enables online ordering, instant information, and attractive promotions through applications (Castillo-Manzano et al., 2025). Technological developments have also changed consumer interaction patterns with shopping platforms and payment systems (Wiranata et al., 2022). Consumers now enjoy a more convenient shopping experience through personalized offers and integrated payment methods. All of this convenience is driving increased interest in digital transactions in the F&B sector. Research conducted by Dewi & Hasibuan (2016) with the title "The Influence of Customer Experience on Customer Satisfaction at the Rantauprapat Javanese Culinary Restaurant" shows that customer experience consisting of the variables Sense, Feel, Think, Act and Relate has a positive and significant effect on consumer satisfaction".

The digital customer experience at J.CO Donuts & Coffee revealed several shortcomings, particularly related to substandard ingredients and SOP violations, such as the use of hard bread dough. Negative reviews from J.CO Medan customers highlighted the mismatch between expectations and the reality of service. Complaints included late deliveries, poor donut quality, and promotions that did not align with actual service. These issues fueled disappointment and confusion among customers. Consequently, trust and interest in returning or recommending J.CO declined. The following data demonstrates the negative reviews of J.CO Donuts & Coffee:

Table 1. Bad Review Data for Jco Donuts & Coffee Thamrin Plaza Medan

No	Customer Name	Review Date	Review	Source	Sentiment
1	Budi Santoso	5 January 2025	My donut order arrived cold and hard. The service was incredibly slow, even though the store was empty. Very disappointing.	Wanderlog.com	Negative
2	Andi Prasetyo	2 February 2025	I ordered a latte, and it tasted sour and stale. The barista looked confused when I asked for a replacement.	Horego.com	Negative

3	Agus Rahman	9 March 2025	Prices have soared, but quality has declined. The donuts are overly sweet, the toppings are thin, and the taste feels cheap.	Restaurantguru.com	Negative
4	Fajar Nugroho	30 April 2025	Once again, my donuts were dented due to careless wrapping. They were crushed, unprofessional.	GoFood.co.id	Negative
5	Desi Yuliana	12 May 2025	The new staff seemed untrained: they didn't know the products, miscalculated the bill, and then got angry when asked for clarification.	Google.com	Negative
6	Siti Rahma	18 January 2025	Fresh donuts, friendly service, quick pickup	Restaurantguru.com	Positive
7	Riko Santoso	7 February 2025	App ordering was easy, promo applied correctly	Wanderlog.com	Positive
8	Maya Putri	3 March 2025	Barista made recommendations, order arrived hot	GoFood.co.id	Positive

Customer Review Percentage Analysis

Based on Table 1 regarding customer reviews of J.CO Donuts & Coffee Thamrin Plaza Medan, there were a total of 8 reviews consisting of 5 negative reviews and 3 positive reviews. To meet the reviewer's request and provide a more objective and transparent picture, percentages were calculated for each review category.

The percentage calculation is done using the formula:

Percentage = (Number of categories / Total reviews) x 100%

Review Category	Number	Percentage
Negative	5	62,5%
Positive	3	37,5%
Total	8	100%

These results show that the majority of customer reviews (62.5%) are negative. These findings illustrate that product quality, service, and operational consistency at J.CO Thamrin Plaza Medan still need serious attention and improvement. Positive reviews, which only account for 37.5%, confirm that satisfying customer experiences are still fewer than the forms of dissatisfaction that arise. Therefore, the company needs to conduct a strategic evaluation to reduce negative reviews and improve overall customer satisfaction.

Furthermore, negative reviews also reveal shortcomings in customer service. Consumers complain that when they encounter problems, the response from the customer service team is not promptly addressed and often consists only of promises without concrete actions. This factor gives the impression that J.CO Thamrin Plaza Medan is not fully capable of handling consumer complaints effectively, thus reducing the level of consumer trust and loyalty towards the brand. Overall, the issues contained in these negative reviews indicate a gap between consumer expectations and the reality they experience. This not only damages J.CO brand image locally, but also serves as an important signal for the company to seriously evaluate its operational systems and customer service strategy to improve the quality and consistency of service in the future.

Operational issues at J.CO Thamrin Plaza Medan, such as poor product quality and opaque upselling techniques, directly contributed the decline in consumers' digital experience. Complaints about substandard donuts and inappropriate promotions spread widely on social media, damaging the company's digital image. Case studies from TikTok showed customers feeling cheated, triggering a decline in public trust. Inaccurate information and an unresponsive ordering system further exacerbated the situation. Therefore, operational improvements are crucial to restore customer satisfaction and trust. According to Vanharanta et al. (2015), customer experience is crucial to prioritize first and foremost, and the Customer Experience Ontology reveals the broad definition and complexity of customer experience. It can be influenced by very small things (such as a smile from a service employee or background music during service), but, as the test group results reveal, more conventional experience elements, such as offers, must be firmly established first. Looking at customer experience holistically through the results provided by Mutiara, companies can develop and improve various elements in their customer experience. Below is the table that show problems and details from all customers that already bought from J.CO Thamrin Plaza Medan.

Table 2. Details Issues That Affect on Customer Experience

Issues	Description	Impact on Customers
Inconsistent service	Staff sometimes slow or unfriendly; variation between shifts	Lower satisfaction; customers reluctant to return
Limited stock availability	Popular varieties often sold out during peak hours	Canceled purchases; customer disappointment
Price and value	Price perceived as high compared to expectations by some customers	Low perceived value; complaints in reviews
Too sweet taste	Donuts considered too sweet by some adult customers	Reduces repeat purchases for customers preferring less sweet
Cleanliness and crowding	Seating area crowded and cleanliness declines during peak times	Dining experience disrupted; long queues

Along with the digital transformation, the cashback trend has emerged as an effective marketing strategy to increase consumer loyalty and purchasing interest (Bonfanti et al., 2023). Digital marketing is a blanket term for the targeted, measurable, and interactive marketing of goods or services using digital technologies to reach and convert prospects into customers and retain them (Sinaga et al., 2022). Marketing is the activity of identifying market needs, setting prices, determining distribution channels, and establishing promotional strategies for products to be marketed to consumers (Sinaga, 2023). Digital analytics provides real-time data on consumer behavior and preferences, enabling strategy adjustments (Sinaga et al., 2024). By offering a partial refund of the

transaction value, cashback becomes a unique selling point. This promotion not only adds immediate value but also encourages consumers to try digital services more frequently (Fauzi et al., 2023). Cashback schemes also strengthen user trust in the platform through tangible incentives. The combination of innovative digital experiences and cashback strategies creates a positive cycle that increases purchase intensity and frequency. Research conducted by Tri Juniar Indra Putra & Fachrudy Asj'ari (2023) also shows that Free Shipping, Flash Sale and Cashback have a positive and significant effect on Consumer Satisfaction.

In addition, the trend of adopting digital payment systems is increasingly becoming the norm in the F&B industry (Nabila & Sulistyowati, 2020). Research conducted by various parties, including consumer behavior surveys, shows that cashback is an effective promotional strategy for increasing purchase frequency and customer loyalty. For example, in a promotion initiated by UOB Indonesia through the CASHBAC program, reported in PT. Bank UOB Indonesia, 2019 (Fai, 2025). There are attractive cashback mechanisms, such as triple cashback, which has been proven to increase the intensity of credit card usage for F&B transactions. Although specific data for J.CO Donuts & Coffee Medan is not widely disclosed, national and regional trends show that digital experiences integrated with cashback payment systems can increase consumer satisfaction and positively influence purchasing decisions.

One strategy that is currently being widely used is the cashback payment system. Cashback is a financial incentive given to customers every time they make a transaction, where a portion of the payment amount is returned in the form of credit or a discount on the next transaction. J.CO Donuts & Coffee also frequently runs promotions using external applications with which they collaborate for offline payments at J.CO Donuts & Coffee. The cashback program is still very little known to many people, so it is still not widely used by many parties. Cashback also has many different variants depending on the policy implemented. This is also in line with research conducted by Tri Juniar Indra Putra & Fachrudy Asj'ari (2023) that cashback has a big influence on consumer satisfaction.

At J.CO Thamrin Plaza Medan, one of the issues consumers frequently encounter regarding the cashback program is the lack of clarity regarding the promotional terms and conditions. Many consumers stated that information regarding the minimum transaction amount to receive cashback, the promotional period, and the maximum cashback limit were not transparently communicated in the app or promotional materials. This lack of clarity led to confusion, with consumers feeling disadvantaged, as they were unable to accurately determine whether their transactions qualified for cashback. Furthermore, the cashback processing system used by J.CO Thamrin Plaza Medan was also a frequent source of complaints. Issues with the cashback processing system, such as delayed crediting and calculation errors, undermined consumer confidence. This inconsistency made customers hesitant to make transactions because they were unsure of receiving the promised cashback. The suboptimal integration between digital payment methods and the cashback program also led to technical issues, such as verification errors that prevented the automatic recording of cashback. As a result, the claims process became complicated and the user experience was negative, making the cashback promotion less attractive as a purchasing incentive.

According to Bank Indonesia's latest draft report for 2025 (BI, 2020). The digitalization trend in the F&B sector shows a significant increase in the use of electronic payment systems. In recent years, digital transaction volume in this sector has experienced consistent growth, with annual growth ranging from 5% to 10%. This data indicates that consumers are increasingly turning to digital payment methods, which is in line with the increasing adoption of cashback programs as an additional incentive for online

transactions. Furthermore, Bank Indonesia reports that the use of e-money and mobile payments has increased rapidly among F&B consumers, with transaction volume growth reaching around 30% during the 2021–2022 period. This increase indicates that consumers not only desire fast and convenient transactions but are also more responsive to digital-based promotional programs such as cashback. This trend signals that cashback programs can play a significant role in increasing consumer satisfaction and loyalty, ultimately positively influencing purchasing decisions. The data underscores the importance of digital technology adoption in improving operational efficiency in the F&B sector and is expected to serve as a basis for further analysis on how digital experiences and cashback payment systems influence consumer purchasing behavior, particularly at J.CO Donuts & Coffee Medan. With data showing a positive trend in the increasing use of digital transactions, this study has the potential to provide strategic insights for industry players in optimizing technology as a tool to improve customer satisfaction.

While digitalization and cashback offer significant potential for improving customer satisfaction, various factors influence their effectiveness. For example, customers unfamiliar with digital technology may face challenges using online ordering apps or digital payment methods. Furthermore, the effectiveness of a cashback system depends heavily on how it is implemented, including the refund mechanism, the incentive amount, and the applicable terms and conditions. Research conducted by Indah Handaruwati (2021) shows that customer experience, sensory experience, emotional experience, and social experience have a positive and significant influence on consumer satisfaction at the Local Culinary Soto Mbok Geger Pedan Klaten. Research conducted by Kusumaningrum & Setiawan (2021) shows that cashback and various e-payments significantly influence consumers. Therefore, this research hopes to identify patterns and factors that influence customer satisfaction in customer experience and cashback systems. With the data and findings obtained, companies can better understand customer preferences and develop strategies that better align with their needs and expectations.

The limited number of studies specifically examining the local context creates a significant gap in the literature, given that consumer characteristics and market dynamics in Medan may differ significantly from those in other areas or markets. The specificity of the local market requires a tailored analytical approach to deeply understand how digital innovations and marketing strategies are implemented and accepted by local consumers. Therefore, further research focusing on case studies such as J.CO Thamrin Plaza Medan is urgently needed to fill this gap, so that marketing strategies can be effectively tailored to the characteristics and preferences of consumers in the region.

While there has been extensive research on digitalization, digital experiences, and marketing strategies such as cashback at the global and national levels, there is a significant gap when the research context is directed at the local level, particularly in market environments such as J.CO Medan. Most previous studies have focused solely on general digital marketing trends and strategies. However, this research is the latest to explore the dynamics, challenges, and potential opportunities for local businesses such as J.CO in Medan. This study will delve into the digital customer experience and cashback payment system at J.CO Thamrin Plaza Medan. This research presents a new approach that combines analysis of local cultural preferences, consumer digital literacy levels, and the effectiveness of cashback program integration in the J.CO Thamrin Plaza Medan mobile application. Thus, this research can uncover specific factors that influence customer satisfaction and provide practical recommendations for adjusting digital marketing strategies in large Indonesian urban markets. Therefore, this research is highly relevant in understanding how these two aspects can contribute to customer satisfaction levels at J.CO Donuts & Coffee Thamrin Plaza Medan.

LITERATURE REVIEW

Customer Satisfaction

According to Cucu Sumartini & Fajriany Ardining Tias (2019), customer satisfaction is the level of a person's feelings when receiving a product or service offered and comparing the performance of the product or service received with consumer expectations. Satisfaction represents the gap between pre-purchase expectations and the actual performance or outcomes experienced after purchase (Wardhana, 2016). Customer satisfaction is an overall assessment of performance that can reflect the match between expectations and the reality of the service (Maryama & Sujatna, 2018). Customer satisfaction is the customer's response to the discrepancy between the previous level of interest and the actual performance perceived after use (Mutiara et al., 2020). Thus, the author concludes that customer satisfaction is a feeling of pleasure or disappointment that arises after customers compare their expectations of a product or service with the reality they receive.

Customer satisfaction indicators according to Mutiara et al. (2020) are:

1. Satisfaction with the ability to perform promised services
Measuring the extent to which customers assess the reliability and accuracy of service delivery in accordance with initial promises or commitments.
2. Satisfaction with the willingness to help consumers with after-use services
Assess the responsiveness and willingness of staff to provide support, solutions, or assistance to customers after they use a product or service.
3. Satisfaction with knowledge and courtesy
Evaluate how well service personnel master product/service information and demonstrate a professional and polite attitude in every interaction.
4. Satisfaction with customer care
Measures the level of empathy and concern shown by staff in understanding customer needs, concerns, and expectations.

Customer Experience

According to Wusko & Auliyah (2024), customer experience is defined as the experience consumers receive, both directly and indirectly, through service processes, businesses, regions, and interactions with businesses and other consumers. Customer experience is a combination of two elements, physical and emotional, that are implemented by a company. These two elements can influence consumer assessments that arise at every point in contact between the customer and the company (Wardhana, 2016). Customer experience is an internal and subjective result that arises as a response to customer interactions with the company, both directly and indirectly (Felix et al., 2024). Thus, the author concludes that customer experience is the entire interaction of consumers with a brand or company, starting from getting to know the product, buying it, to using it and getting service afterwards.

Customer experience indicators according to Wusko & Auliyah (2024) are:

1. Sense Experience
An experience that engages the five senses, such as sight, hearing, smell, taste, and touch. The goal is to create a sensory-engaging experience that engages customers physically.
2. Feel Experience
Focusing on the emotional aspects of customers. This experience evokes specific feelings such as happiness, comfort, or nostalgia during interactions with a product or service.
3. Think Experience

Inviting customers to think creatively and critically. Typically involving an element of surprise, innovation, or intellectual challenge that makes the experience more meaningful.

4. Act Experience

Related to customer lifestyles and behaviors, these experiences encourage customers to take specific actions or adopt the brand's values.

5. Relate Experience

Connecting customers with other people or communities. This experience creates a sense of community, social identity, and a connection to values greater than just personal consumption.

Payment Innovation

According to Handayani & Sulaeman (2022), cashback payment innovation is a refund of funds or money used to make payments. This innovation aims to temporarily increase the amount or frequency of purchases by encouraging consumers to meet their needs (Kurniawan, 2021). Digital payment innovation is a technology-based payment system where money is stored, processed, and received in the form of digital information, and the transfer process is initiated through electronic payment instruments. This innovation aims to temporarily increase the amount or frequency of purchases by encouraging consumers to meet their needs (Maulidah et al., 2024). Thus, the author concludes that payment innovation is the development or implementation of new methods in transaction systems to make the payment process faster, safer, easier and more efficient.

Payment innovation indicators according to Kurniawan (2021) are:

1. The nominal amount of the refund

The cashback that will be given will of course be in accordance with the nominal agreement that has been previously agreed upon in accordance with the conditions and requirements that have been previously provided by the company.

2. Compliance with the agreement given

A company will usually provide an agreement that will benefit both parties, as in this point regarding the agreement on the suitability that has been provided.

3. Timeliness in refunding money

Of course, every refund or cashback provided is determined by the speed and timeliness of the company's refund process to the customer. The more timely and timely the refund is, the more satisfied the customer receiving the promotion will be.

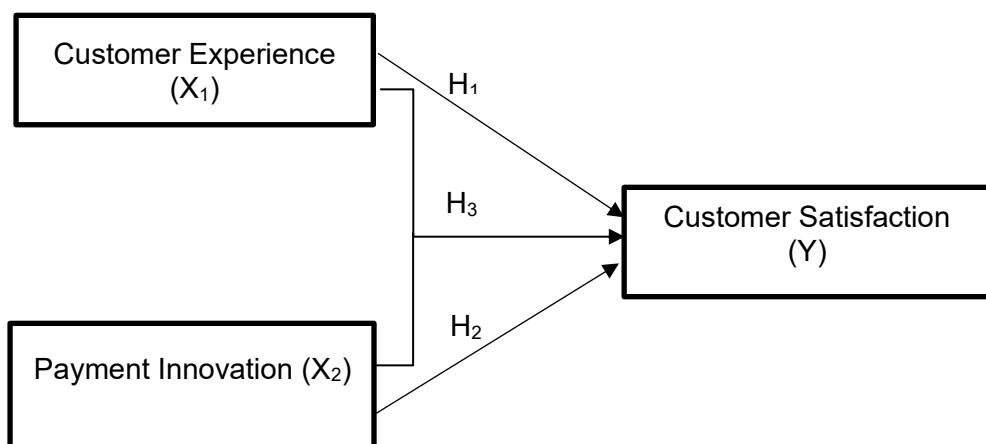


Figure 1. Theoretical Framework

The hypothesis in this study is:

H₁: Customer experience has a significant influence on Customer Satisfaction

H₂: Payment Innovation has a significant influence on Consumer Satisfaction
H₃: Customer Experience and Payment Innovation jointly have a significant influence on Consumer Satisfaction

RESEARCH METHOD

This research was conducted at J.CO Donuts & Coffee, located at Jalan M.H. Thamrin No. 75-R, Medan, North Sumatra 20214. This research was quantitative. This study employed a quantitative approach. Questionnaires were distributed to consumers, and the data were processed using SPSS (Statistical Product and Science Solution) software. Incidental sampling was applied. According to Sugiyono (2022:133) incidental sampling is a technique based on chance, whereby anyone who happens to meet the researcher can be used as a sample, provided that the person is considered suitable as a data source. Population can be defined as the subjects in a certain area and time that will be observed or researched by researchers (Sinaga, 2023). The population in this study are consumers of J.CO Donuts & Coffee in Thamrin Plaza Medan. The population varies from year to year and is usually estimated based on sales data recorded in the J.CO Donuts & Coffee system. Therefore, the exact population size cannot be determined for each year. Thus, in this study, the sample size was determined using the Hair formula. The required sample size ranges from a minimum of five times to a maximum of ten times the number of indicators. In this study, there are 12 indicators. Therefore, the minimum sample size is $12 \times 5 = 60$ respondents, while the maximum sample size is $12 \times 10 = 120$ respondents. Accordingly, the researcher determined that the sample would consist of 100 respondents, drawn from consumers of J.CO Donuts & Coffee in Thamrin Plaza Medan.

RESULTS

This study was conducted using a regression analysis model, in which the data were processed with the help of SPSS version 25, based on responses from 100 consumers of J.CO Donuts & Coffee Thamrin Plaza Medan. This study employed a validity test to measure whether the questionnaire was valid, as well as a reliability test. The results of the study through validity and reliability tests show that the calculated R_{count} on the variable indicators of Customer Experience (X_1), Payment Innovation (X_2), Customer Satisfaction (Y) so greater than R_{table} so they were declared valid. The reliability test results show that the Cronbach's Alpha values for all variables were greater than 0.60, so according to the standard it can be concluded that all variables are reliable or can be relied upon.

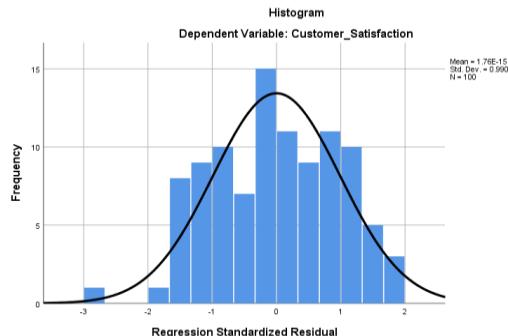


Figure 2. Normality Test Results
Source: Data processed, 2025

The results of the histogram normality test show that the research data is normally distributed, indicated by the direction of the data line following the histogram line in the histogram normality test.

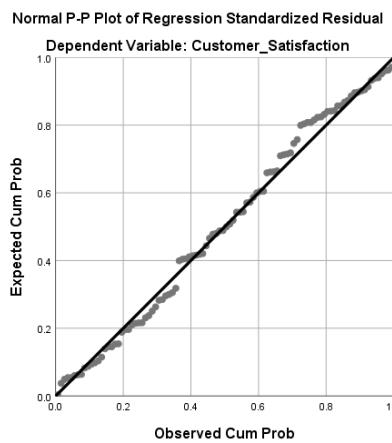


Figure 3. Normal Probability Plot of Regression
 Source: Data processed, 2025

Figure 3 above shows that the data points are around the diagonal line and follow the direction of the diagonal line, so that the regression model meets the assumptions of normality.

Table 3. Multicollinearity Test

Variable	Tolerance	VIF
Customer Experience (X_1)	0.794	1.259
Payment Innovation (X_2)	0.794	1.259

Source of Processed Data 2025

Based on the table above, the correlation value for the Customer Experience and Payment Innovation variables has a tolerance value ($0.794 > 0.1$) and a VIF value ($1.259 < 10$) so it can be concluded that the Customer Experience and Payment Innovation variables do not have multicollinearity.

Table 4. Multiple Linear Regression Test

Model		Unstandardized Coefficients
		B
1	(Constant)	1.632
	Customer Experience	.531
	Payment Innovation	.420

Source of Processed Data 2025

In the table above, it can be concluded that the constant 1.632 statistically means that if Customer Experience and Payment Innovation have a value are zero then Customer Satisfaction remains at 1.632. The regression coefficient of the Customer Experience variable (X_1) of 0.531 indicates that for every 1 unit increase in the Customer Experience variable, Consumer Satisfaction will increase by 0.531 units and the coefficient is positive, so it can be concluded that Customer Experience has a positive effect on Customer Satisfaction at J.CO Thamrin Plaza. The regression coefficient of the Payment Innovation variable (X_2) of 0.420 indicates that for every 1 unit increase in the Payment Innovation variable, Customer Satisfaction will increase by 0.420 units and the coefficient

is positive, so it can be concluded that Payment Innovation has a positive effect on Customer Satisfaction at J.CO Thamrin Plaza.

Table 5. t Test

Variable	t	Sig
Customer Experience	7.805	.000
Payment Innovation	4.204	.000

Source of Processed Data 2025

In table 4 above, the Customer Experience (X_1) shows that the t-count value (7.805) > t-table (1.9847) with a significant level (.000) < 0.05 so it can be concluded that Customer Experience has a partial and significant positive influence on J.CO Thamrin Plaza customer satisfaction. While in Payment Innovation (X_2) shows that the t-count value (4.204) > t-table (1.9847) with a significant level (.000) < 0.05 so it can be concluded that Payment Innovation has a partial and significant positive influence on J.CO Thamrin Plaza customer satisfaction.

From the F test that has been carried out, it can be concluded that the F_{count} value (68.218) > F table (3.09) with a significant level (.000) < 0.05, so it can be concluded that Customer Experience and Payment Innovation have a simultaneous effect on customer Satisfaction at J.CO Thamrin Plaza.

Table 6. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.765 ^a	.584	.576	2.281

Source of Processed Data 2025

The table above shows that the R-square value obtained is 0.584. The results of this test indicate that 58.4% of Consumer Satisfaction is influenced by the variables Customer Experience and Payment Innovation, while the remaining 41.6% is influenced by other variables not examined in this study, such as brand image, social influence, price, and perceived value.

DISCUSSION

Customer Experience on Customer Satisfaction at J.CO Donuts & Coffee Thamrin Plaza

The results of the study indicate that customer experience has a positive and significant effect on consumer satisfaction with a coefficient of $\beta = 0.531$ ($t = 7.805$, $p = 0.000$). This finding confirms that the sensory, emotional, cognitive, behavioral, and social dimensions in J.CO digital interactions such as ease of application navigation and staff professionalism create a comprehensive experience that increases satisfaction. The results of this study are in line with research conducted by Dewi & Hasibuan (2016) where the which show that customer experience at the Rantauprapat Javanese Culinary restaurant has a positive and significant effect on customer satisfaction. This study similarly shows that ease of app navigation and staff professionalism are strong drivers of satisfaction at J.CO, indicating that core experience dimensions remain important whether service is delivered offline or through a digital channel

Payment Innovation on Customer Satisfaction at J.CO Donuts & Coffee Thamrin Plaza

Partial analysis revealed that payment innovation, particularly the cashback program, has a significant positive impact on customer satisfaction ($\beta = 0.420$, $t = 4.204$, $p = 0.000$).

Transparency of promotional terms, speed of cashback crediting, and smooth digital payment verification proved to be drivers of perceived added value for customers. These research findings align with research conducted by Tri Juniar Indra Putra & Fachrudy Asi'ari (2023) where the results which showed that Free Shipping, Flash Sale, and Cashback Payment Innovation together increase customer satisfaction, confirming the effectiveness of financial incentives in strengthening digital loyalty and the results confirm that timely and transparent cashback mechanisms in the J.CO app increase perceived value and satisfaction, but our study adds that technical reliability and transparent in-app communication are essential for those incentives to be effective

Customer Experience and Payment Innovation on Customer Satisfaction at J.CO Donuts & Coffee Thamrin Plaza

Simultaneously, customer experience and payment innovation explained 58.4% of the variation in consumer satisfaction ($R^2 = 0.584$, $F = 68.218$, $p = 0.000$). These results confirm that the synergy between optimizing each digital experience touchpoint and financial incentives through cashback creates a positive cycle, where ease of ordering and the added value of promotions reinforce each other. These research findings align with research conducted by Bonfanti et al. (2023) which showed that a mature customer experience combined with digital incentives simultaneously maintains customer loyalty, in line with the importance of an integrated approach to increasing customer satisfaction. Our research shows the same synergy at a quick-service brand like improving both operational consistency (product quality, order speed) and payment innovations (cashback, reliable payment verification) jointly explains a substantial share of satisfaction (58.4%), highlighting that integrated digital operational improvements matter.

CONCLUSION

Digital customer experience and payment innovation both significantly increase customer satisfaction at J.CO Donuts & Coffee Thamrin Plaza Medan. The study shows that intuitive app navigation, fast order fulfillment, staff professionalism, transparent promotion terms, and timely cashback processing are key drivers of satisfaction. Together, customer experience and payment innovation explain 58.4% of variation in satisfaction, leaving 41.6% influenced by other factors (for example, brand image, price, and social influence). Improving the identified digital and operational gaps will likely raise repeat purchases, reduce negative reviews, and strengthen local brand trust. It is recommended for J.CO Donuts and Coffee should to refine the personalization of their app interface to cater to individual preferences, partner with an expanded array of payment providers to broaden consumer choices, and establish a real-time feedback mechanism to address customer concerns and suggestions with greater responsiveness. By embracing these strategic initiatives, the company can bridge remaining satisfaction gaps and foster deeper connections with its clientele.

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